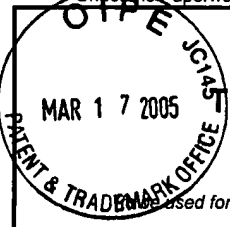


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 <b>TRANSMITTAL FORM</b> (Use for all correspondence after initial filing)	Application Number	09/747,308	
	Filing Date	12/22/2000	
	First Named Inventor	Badari et al.	
	Group Art Unit	3624	
	Examiner Name	LALITA M HAMILTON	
Total Number of Pages in This Submission		Attorney Docket Number	MS1-428US

**ENCLOSURES (check all that apply)**

- |  |  |   |
|--|--|---|
| <input checked="" type="checkbox"/> Fee Transmittal Form<br><input type="checkbox"/> Fee Attached<br><br><input type="checkbox"/> Amendment / Reply<br><input type="checkbox"/> After Final<br><input type="checkbox"/> Affidavits/declaration(s)<br><input type="checkbox"/> Extension of Time Request<br><input type="checkbox"/> Express Abandonment Request<br><input checked="" type="checkbox"/> Information Disclosure Statement<br><input type="checkbox"/> Certified Copy of Priority Documents<br><input type="checkbox"/> Response to Missing Parts/ Incomplete Application<br><br><input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 | <input type="checkbox"/> Drawing(s)<br><input type="checkbox"/> Licensing-related Papers<br><input type="checkbox"/> Petition<br><input type="checkbox"/> Petition to Convert to a Provisional Application<br><input type="checkbox"/> Power of Attorney, Revocation<br><input type="checkbox"/> Change of Correspondence Address<br><input type="checkbox"/> Terminal Disclaimer<br><input type="checkbox"/> Request for Refund<br><input type="checkbox"/> CD, Number of CD(s) | <input type="checkbox"/> After Allowance Communication to Group<br><input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences<br><input type="checkbox"/> Appeal Communication to Group ( <i>Appeal Notice, Brief, Reply Brief</i> )<br><input type="checkbox"/> Proprietary Information<br><input type="checkbox"/> Status Letter<br><input checked="" type="checkbox"/> Other Enclosure(s) ( <i>please identify below</i> ):<br>PTO Form 1449; 148 cited references; return postcard |
|--|--|---|

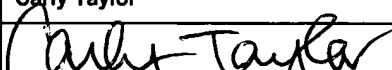
Remarks

**SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT**

Firm or Individual Name	David A. Morasch, Reg. No. 42905		
Signature			
Date	March 8, 2005		

**CERTIFICATE OF TRANSMISSION/MAILING**

I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Typed or printed name	Carly Taylor		
Signature		Date	3/8/05

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PTO/SB/17 (12-04)

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U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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Effective on 12/08/2004.

Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).

# FEE TRANSMITTAL

## For FY 2005

☐ Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$ 180.00)

**Complete if Known**

Application Number	09/747,308
Filing Date	12/22/2000
First Named Inventor	Badari
Examiner Name	LALITA M HAMILTON
Art Unit	3624
Attorney Docket No.	MS1 -428US

**METHOD OF PAYMENT** (check all that apply)☐ Check ☐ Credit Card ☐ Money Order ☐ None ☐ Other (please identify): \_\_\_\_\_☒ Deposit Account Deposit Account Number: 12-0769 Deposit Account Name: Lee & Hayes, PLLC

For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)

☒ Charge fee(s) indicated below☐ Charge fee(s) indicated below, except for the filing fee☒ Charge any additional fee(s) or underpayments of fee(s) under 37 CFR 1.16 and 1.17☒ Credit any overpayments

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

**FEE CALCULATION****1. BASIC FILING, SEARCH, AND EXAMINATION FEES**

Application Type	FILING FEES		SEARCH FEES		EXAMINATION FEES		Fees Paid (\$)
	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	Fee (\$)	Small Entity Fee (\$)	
Utility	300	150	500	250	200	100	
Design	200	100	100	50	130	65	
Plant	200	100	300	150	160	80	
Reissue	300	150	500	250	600	300	
Provisional	200	100	0	0	0	0	

**2. EXCESS CLAIM FEES**

Fee Description	Fee (\$)	Small Entity Fee (\$)
Each claim over 20 or, for Reissues, each claim over 20 and more than in the original patent	50	25
Each independent claim over 3 or, for Reissues, each independent claim more than in the original patent	200	100
Multiple dependent claims	360	180

**Total Claims**      **Extra Claims**      **Fee (\$)**      **Fee Paid (\$)**

- 20 or HP = \_\_\_\_\_ x 50 = \_\_\_\_\_

HP = highest number of total claims paid for, if greater than 20

**Indep. Claims**      **Extra Claims**      **Fee (\$)**      **Fee Paid (\$)**

- 3 or HP = \_\_\_\_\_ x 200 = \_\_\_\_\_

HP = highest number of independent claims paid for, if greater than 3

**Multiple Dependent Claims****Fee (\$)**      **Fee Paid (\$)****3. APPLICATION SIZE FEE**

If the specification and drawings exceed 100 sheets of paper, the application size fee due is \$250 (\$125 for small entity) for each additional 50 sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s).

<b>Total Sheets</b>	<b>Extra Sheets</b>	<b>Number of each additional 50 or fraction thereof</b>	<b>Fee (\$)</b>	<b>Fee Paid (\$)</b>
_____ - 100 = _____	_____ / 50 = _____	(round up to a whole number) x _____	= _____	

**4. OTHER FEE(S)**

Non-English Specification, \$130 fee (no small entity discount)

Other: IDS

180.00

**SUBMITTED BY**

Signature		Registration No. (Attorney/Agent)	42905	Telephone	(509) 324-9256
Name (Print/Type)	David A. Morasch	Date	Mar 8, 2005		

This collection of information is required by 37 CFR 1.136. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. ....09/747,308  
Filing Date .....12/22/2000  
Confirmation No.....2673  
Inventorship ..... Badari et al.  
Applicant ..... Microsoft Corporation  
Group Art Unit .....3624  
Examiner .....LALITA M HAMILTON  
Attorney's Docket No. .... MS1-428US  
Title: A System and Method for Secure Third-party Development and Hosting  
within a Financial Services Network

**INFORMATION DISCLOSURE STATEMENT**

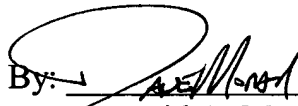
*References -- See Attached Form PTO-1449*

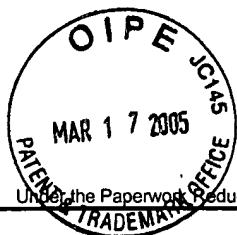
**REMARKS**

The citations listed, copies attached, are submitted in compliance with the duty of disclosure defined in 37 CFR §1.56. The Examiner is requested to make these citations of official record in this application.

Respectfully Submitted,

Date: March 8, 2005

By:   
David A. Morasch  
Reg. No. 42905



PTO/SB/08A (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Complete if Known</b>	
		Application Number	09/747,308
		Filing Date	12/22/2000
		First Named Inventor	Badari
		Art Unit	3624
		Examiner Name	LALITA M HAMILTON
Sheet 1 of 9	Attorney Docket Number	MS1-428US	

U.S. PATENT DOCUMENTS						
Examiner Initials'	Cite No. <sup>1</sup>	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)				
		US- 3,842,248		10-15-1974	Yarnell et al.	
		US- 3,852,571		12-03-1974	Hall et al.	
		US- 4,485,300		11-27-1984	Peirce	
		US- 4,701,601		10-20-1987	Francini et al.	
		US- 4,734,564		03-29-1988	Boston et al.	
		US- 4,799,156		01-17-1989	Shavit et al.	
		US- 4,823,264		04-18-1989	Deming	
		US- 4,839,504		06-13-1989	Nakano	
		US- 4,893,248		01-09-1990	Pitts et al.	
		US- 4,948,174		08-14-1990	Thomson et al.	
		US- 4,949,272		08-14-1990	Vanourek et al.	
		US- 4,979,207		12-18-1990	Baum et al.	
		US- 4,992,940		02-12-1991	Dworkin	
		US- 5,007,084		04-09-1991	Matema et al.	
		US- 5,027,388		06-25-1991	Bradshaw et al.	
		US- 5,091,868		02-25-1992	Pickens et al.	
		US- 5,121,945		06-16-1992	Thomson et al.	
		US-5,197,094		03-23-1993	Tillery et al.	
		US-5,206,488		04-27-1993	Teicher	
		US-5,220,501		06-15-1993	Lawlor et al.	
		US-5,229,584		07-20-1993	Erickson	
		US-5,265,033		11-23-1993	Vajk et al.	
		US-5,283,829		02-01-1994	Anderson	
		US-5,287,270		02-15-1994	Hardy et al.	
		US-5,325,290		06-28-1994	Cauffman et al.	
		US-5,326,959		07-05-1994	Perazza	
		US-5,359,509		10-25-1994	Little et al.	
		US-5,383,113		01-17-1995	Kight et al.	

Examiner Signature	Date Considered
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		Application Number	09/747,308		
		Filing Date	12/22/2000		
		First Named Inventor	Badari		
		Art Unit	3624		
		Examiner Name	LALITA M HAMILTON		
Sheet	2	of	9	Attorney Docket Number	MS1-428US

U.S. PATENT DOCUMENTS						
Examiner Initials <sup>1</sup>	Cite No. <sup>1</sup>	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)				
		US- 5,402,336		03-28-1995	Spiegelhoff et al.	
		US- 5,420,405		05-30-1995	Chasek	
		US- 5,424,938		06-13-1995	Wagner et al.	
		US- 5,465,206		11-07-1995	Hilt et al.	
		US- 5,473,143		12-05-1995	Vak et al.	
		US- 5,477,038		12-19-1995	Levine et al.	
		US- 5,483,445		01-09-1996	Pickering	
		US- 5,508,817		04-16-1996	Kunigami	
		US- 5,532,920		07-02-1996	Hartrick et al.	
		US- 5,550,984		08-27-1996	Gelb	
		US- 5,557,518		09-17-1996	Rosen	
		US- 5,570,465		10-29-1996	Tsakanikas	
		US- 5,574,847		11-12-1996	Eckart et al.	
		US- 5,590,197		12-31-1996	Chen et al.	
		US- 5,638,522		06-10-1997	Dunsmuir et al.	
		US- 5,644,727		07-01-1997	Atkins	
		US- 5,649,117		07-15-1997	Landry	
		US-5,652,786		07-29-1997	Rogers	
		US-5,655,089		08-05-1997	Bucci	
		US-5,677,955		10-14-1997	Doggett et al.	
		US-5,684,965		11-04-1997	Pickering	
		US-5,699,528		12-16-1997	Hogan	
		US-5,761,850		06-02-1998	Munsil et al.	
		US-5,764,916		06-09-1998	Busey et al.	
		US-5,737,533		04-07-1998	De Hond	
		US-5,781,550		07-14-1998	Templin et al.	
		US-5,832,460		11-03-1998	Bednar et al.	
		US-5,842,185		11-24-1998	Chancey et al.	

Examiner Signature		Date Considered	
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		Application Number	09/747,308		
		Filing Date	12/22/2000		
		First Named Inventor	Badari		
		Art Unit	3624		
		Examiner Name	LALITA M HAMILTON		
Sheet	3	of	9	Attorney Docket Number	MS1-428US

U.S. PATENT DOCUMENTS						
Examiner Initials'	Cite No. <sup>1</sup>	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)				
		US- 5,848,400		12-08-1998	Chang	
		US- 5,848,412		12-08-1998	Rowland et al.	
		US- 5,848,800		12-15-1998	Metzler et al.	
		US- 5,870,724		02-09-1999	Lawlor et al.	
		US- 5,884,284		03-16-1999	Peters et al.	
		US- 5,884,288		03-16-1999	Chang et al.	
		US- 5,903,881		05-11-1999	Schrader et al.	
		US- 5,920,847		07-06-1999	Kolling et al.	
		US- 5,924,077		07-13-1999	Beach et al.	
		US- 5,951,648		09-14-1999	Kailash	
		US- 5,956,700		09-21-1999	Landry	
		US- 5,963,924		10-05-1999	Williams et al.	
		US- 5,963,925		10-05-1999	Kolling et al.	
		US-5,974,146		10-26-1999	Randle et al.	
		US-5,978,577		11-02-1999	Rierden et al.	
		US- 5,978,780		11-02-1999	Watson	
		US-5,978,840		11-02-1999	Nguyen et al.	
		US-6,026,374		02-15-2000	Chess	
		US-6,032,133		02-29-2000	Hilt et al.	
		US-6,035,281		03-07-2000	Crosskey et al.	
		US-6,058,373		05-02-2000	Blinn et al.	
		US-6,058,413		05-02-2000	Flores et al.	
		US-6,070,150		05-30-2000	Remington et al.	
		US-6,073,143		06-06-2000	Nishikawa et al.	
		US-6,138,112		10-24-2000	Slutz	
		US-6,199,076		03-06-2001	Logan et al.	
		US-6,209,048		03-27-2001	Wolff	
		US-6,219,669		04-17-2001	Haff et al.	

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

**Complete if Known**

Application Number	09/747,308
Filing Date	12/22/2000
First Named Inventor	Badari
Group Art Unit	3624
Examiner Name	LALITA M HAMILTON
Attorney Docket Number	MS1-428US

Sheet 5 of 9

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		Orr, Bill, "Electronic bill paying shows signs of soaring", ABA Banking Journal, May 1997, pages 42, 47-48, 50.	
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